



**State Senator
Gilda Z. Jacobs**

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**State Senator
Gilda Z. Jacobs**

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CAPITOL UPDATE

News and Happenings from District 14

Protecting Consumers and More

As your Senator in Lansing, I've been working on legislation dealing with insurance reform, consumer safety, adoption protections, school funding, and more. Among my bills that are now Public Acts are laws protecting consumers from cemetery fraud and a new law prohibiting sex offenders from adopting children. Previously, Michigan law allowed persons convicted of certain criminal sexual conduct to adopt children. The resulting loophole allowed a convicted rapist in Oakland County to adopt. Reporter Guy Gordon took a particular interest in this bill; its developments were featured several times on the evening news.

It's been a busy and productive session. My bill (SB 310) requiring automated external defibrillators (AEDs) and emergency plans at health clubs has already passed the Senate and is pending before the House. The same is true for SB 335, a bill designed to protect asthmatic children

while they are at summer camp. I have also sponsored legislation to modernize the state's 70-year-old Blue Laws (SB 450); protect consumers' credit report information (SB 377 and 426); encourage organ donation (SB 376); and require insurance companies to provide consumers 60 days' notice before raising insurance rates (SB 378). Additionally, SB 34 would allow tax incremental financing for older suburban areas through the creation of a Corridor Improvement Authority. This would be a great help in revitalizing older communities. There's also important legislation on the way to proclaim an official day honoring those members of our military who are prisoners of war and/or missing in action. Another one of my bills will protect seniors, veterans, and people with disabilities from property tax caps being lifted should they need to move to a different home in the same city or township.

Summer and Fall Bring Out Construction Scam Artists

Every year, home remodeling contractor problems rank among the top ten consumer complaints to the Better Business Bureau (BBB). In fact, the BBB has received more than 7,000 complaints each year during the past decade. Americans lose an estimated \$35 million each year to everything from shoddy workmanship to outright scams. Numerous complaints come from residents about contractors who damaged their homes and then disappeared or overcharged for sub-standard work. Most of the victims are elderly. Others just didn't know the signs to look for to protect themselves from these unscrupulous vendors.



In response to these complaints, legislation is being prepared that would strengthen the penalty for fraud committed by unlicensed residential building contractors. It would also provide you with greater access to information regarding your rights and the resources that are available to help you make safer decisions when choosing a contractor. Meanwhile, as with all business deals, take your time and do research before selecting a contractor to work on your home. It's seldom wise to hire anyone who walks up to your door promising to do wonders with your home. Here are a few more tips to follow:

- Contact your local Better Business Bureau at (248) 644-9100 to investigate your contractor's background.
- Call the state licensing agency at (517) 241-9288 to confirm your contractor's ability to operate.
- Get all the details written into the contract before signing it.
- Make a deposit when work begins to cover materials and start-up costs. Pay by check to the company name and ALWAYS get a receipt.
- Make scheduled payments as work progresses.
- **Never pay for the entire job in advance.**

Hopefully, these tips will help you avoid becoming a victim of a construction/repair scam.

Medicare: New Prescription Drug Info

Did you know that Medicare will begin offering prescription drug coverage on January 1, 2006?

In theory, this benefit will:

- Be available to all people with Medicare
- Help people with Medicare pay for prescriptions
- Provide additional help for those who need it most
- Pay for both brand-name and generic drugs
- Allow people with Medicare to choose between at least two Medicare prescription drug plans
- Allow convenient access to local pharmacies

If you are a Medicare beneficiary and have Medicaid or SSI or get help from the state of Michigan paying Medicare premiums, you will get a notice in the mail from Medicare. If you are a Medicare beneficiary who has limited income and resources, you will receive a letter from the Social Security Administration.

Continued on next page

Information on Purchasing Auto Insurance

No-fault automobile insurance is mandatory in Michigan. Although you don't have a choice about buying auto insurance, you do have some choices about how much you pay and who you choose as your insurance company. You may have recently experienced an increase in your premium or maybe you just want to check out some other companies but you don't know where to start. The Office of Financial and Insurance Services' (OFIS) website can help you by giving you the

information you need to understand what affects your premium and giving you some tools to help you shop around for a lower premium or for a different insurance company. This document is separated into topic areas. The topic areas are listed on the right, and you can either click on a specific topic area to access that information or scroll through all of the topic areas.



New Prescription Drug Info

continued from previous page

Everyone who has Medicare will receive more information this fall. Enrollment begins November 15, 2005.

To find out more, please visit www.cms.hhs.gov/medicarereform, go to the Social Security Administration's website:

<http://www.ssa.gov/organizations/medicareoutreach2/>, or call the Area Agency on Aging 1-B in Southfield at **248-357-2255**. My office also has pamphlets for constituents to help you understand this new benefit which is causing much confusion and anxiety.

Insurance Info a Click Away

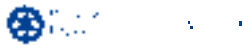
Selecting, purchasing, and understanding insurance and coverage options can be a complex experience. To assist consumers in making informed decisions when choosing their coverage, the Office of Financial and Insurance Services (OFIS) has added new sections to its web page that provide basic information regarding health, auto, and home insurance coverage in Michigan.

There are direct links to each section from the OFIS homepage at www.michigan.gov/ofis. OFIS staff can also be reached for assistance toll-free at **1-877-999-6442** or by e-mail at ofisinfo@michigan.gov. Or, feel free to contact my office at **1-888-YES-GILDA**.





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Senate Democrats Take On Consumer Protection

Senate Democrats are introducing over a dozen new consumer protection measures as part of our Consumer Rights Agenda. The new bills will include provisions that would:

- Provide fines for credit counseling agencies that charge up-front fees with the promise to relieve a consumer's debt but then fail to deliver any service.
- Establish criminal penalties for data management companies that knowingly fail to notify consumers that their personal data has been lost or stolen.
- Provide consumers with protection against theft of Social Security numbers by allowing people the option of proactively changing pin numbers or control access numbers.
- Prohibit financial institutions from sharing personal information without obtaining the consumer's consent, require a consumer "opt-in" for the sharing of information with an unaffiliated third party, and provide the opportunity to "opt-out" of sharing information with a financial institution's affiliates.
- Un-bundle charges on electricity and gas bills and require clear explanations of charges.
- Provide consumers relief, including damages and reasonable attorney fees, for individuals

injured directly or indirectly as a result of an insurance company's violation of unfair trade practices.

To learn more about the policy agenda of Michigan Senate Democrats, please visit www.senate.michigan.gov/dem.

